



Mass Claims ADR Programs and Federal ADR Programs

The American Arbitration Association, founded in 1926, is a neutral, non-partisan, not-for-profit public service organization with a long history of working with all levels of government. On numerous occasions throughout its 83-year history, the AAA has assisted private parties, the United States and State governments with dispute resolution services.

These custom-designed mediation and arbitration programs helped resolve thousand of claims following Hurricanes Katrina, Rita and Ivan as well as claims for Asbestos injuries, Insurance Mass Claims, and Bankruptcies. Claims that included personal injuries, wrongful death and environmental damage. The national scale of the AAA allows claims solutions to be operational rapidly, professionally and with complete impartiality.

The cornerstones of the Association's mission are independence, neutrality, and integrity. As the nation's leading authority on the use of alternative dispute resolution (ADR), the AAA has a number of roles. It has developed the highest ethical standards for arbitrators and mediators. It has thousands of trained and qualified neutral arbitrators and mediators. The AAA also establishes new special panels for special programs, beyond its existing Roster of Neutrals. It has developed specialized rules and procedures to increase the fairness and efficiency of dispute resolution in different subject areas, such as healthcare, consumer, and employment disputes. It offers professional, independent case administration and state-of-the-art technology. It provides impartial and independent administration and oversight of nongovernmental elections. With offices throughout the United States, several international offices, and cooperative agreements in 43 countries, the AAA is the leading force in the national and international ADR arenas.

These capabilities, coupled with the Association's strong history of neutrality, independence, and integrity, have often been of particular service to significant court, state and federal ADR programs.

Catastrophe Response

The Association has developed Catastrophe Response Programs to deal with mass property claims resulting from hurricanes, floods, earthquakes and other natural and man-made disasters. Following Hurricane Andrew's devastating sweep across Florida in 1992, the State of Florida appointed the Association to administer a mediation program that helped homeowners resolve claims with their insurers in conjunction with the Florida State Insurance Department. The program was mandatory for insurers and optional for homeowners. More than 2,500 submissions, many of which were heard within 20 days, yielded a 92% settlement rate. The Association also developed Catastrophic Response Programs following Hurricane Iniki in Hawaii, the Oakland, CA fire and the earthquake in San Francisco.

Hurricanes Katrina and Rita Mediation Program

Following Hurricane Katrina in August 2005, the AAA was named as the program administrator for several mediation programs by (1) Louisiana Department of Insurance; Mississippi Insurance Department; and (3) Federal District Court, Mississippi to help resolve claims arising from the hurricane. The Louisiana program also included claims arising from Hurricane Rita in September 2005. The ADR program for the worst natural disaster to date warrants a brief case study:

Following Hurricane Katrina on August 29, 2005, the AAA bid for, and won, the privilege of administering mediation services in Louisiana and Mississippi to assist residents and insurance carriers with residential insurance disputes so that they could move forward with their lives and rebuild their communities. The bidding process was expedited with a deadline of October 24, 2005. AAA developed a timely and comprehensive plan including specifics on operations, pricing and payment, locales, neutral availability, training and make-up, claims filing, network security, and reporting capabilities. By that time, Hurricane Rita had hit and claims from that disaster were also ultimately included in the Louisiana program.

The State of Louisiana awarded the program to the AAA on November 30, 2005 and the State of Mississippi awarded the program to the AAA on December 26, 2005, with Emergency Rules to become effective in early January for both States. Despite the expedited timeframe and intervening holiday season, the first

demands were received the week of January 9, 2006 and AAA began the administration of cases that week, with an average 344 cases per week filed in the ensuing weeks. The first mediation took place in New Orleans on February 3, 2006.

Major financial and operational decisions were rushed to meet the required timeframes and the proposal requirements. During the 60 days post-proposal, the AAA had begun to coordinate and set into motion an operational plan, involving an inter-departmental team to prepare for the influx of cases. It involved training, staffing, internal and external communications and public relations, programming, computer system and web development, tracking and statistical monitoring, and establishment of Finance processes.

Web-cast training was employed through an orientation process for AAA staff members, and mediator orientations were held. The establishment of processes for the Finance aspects of the program were developed and delivered. "Draw down" accounts were established with insurers as needed to pay their filing fees. Case tracking and direct expense tracking were also established.

Hearing room site selection was difficult. Homes, businesses and communities were destroyed by the storm and space was at a premium during the start up phase of this program. The AAA was fortunate that its New Orleans regional office sustained minimal damage and was available. Additionally, space in a former renovated courthouse in Lake Charles, LA was occupied by mid-January to conduct mediations in an effort to make the AAA services more easily accessible to residents already dislocated.

In Mississippi, the AAA worked with the State Insurance Commissioner to locate space to conduct hearings, a difficult task because every square foot of habitable space was taken up by government agencies and military units. Nevertheless, AAA opened a mediation center at space donated by the University of Southern Mississippi at Hattiesburg by mid-February.

AAA established special terminal server access to its computer system for a number of users at its Central Case Management Center in Dallas, TX to speed case processing for this specific case load. The Dallas phone system was enhanced to deal with a large influx of party calls.

AAA recruited and trained mediators to meet the accelerated needs of the program. More than two-thirds of the selected mediators were local mediators who were not associated with the AAA. While mediators from all over the country sought to be involved, all of the chosen mediators were from the Gulf region. The mediators had to learn the rules under which they would be mediating. To train them in these rules, and to make sure that they were fully familiar with the principles of neutrality and independence, all mediators in the program participated in an orientation program conducted by the AAA. The

program was structured as a series of eight Internet webinars.

The AAA also trained the Mississippi and Louisiana DOI staffers about mediation in general and how the state mediation programs would work. Representatives of the DOIs attended all eight training webinars.

As for staffing, teams were established from AAA offices around the country to serve on a rotating basis in the hurricane-affected area during the initial stages of service delivery.

The Commissioner of the Department of Insurance for the State of Louisiana stepped down and was subsequently replaced during this time, and AAA quickly worked with the new Commissioner to keep the process moving.

By the end of February and during March, the scheduling of mediation activity in Louisiana began to extend significantly. To accommodate the number of cases, additional space to conduct mediation conferences was secured in a six-day turnaround in the same building as the AAA's New Orleans office.

The AAA used its scheduling system to schedule thousands of mediations, batching cases by location and insurance company, to efficiently meet the needs of the homeowners and mediators. Further, in both states, the AAA was able to use its system to handle a mass rescheduling of over a thousand cases when more meeting rooms became available, moving existing mediations forward by two or more months, a much appreciated service when every day counted to the homeowners and insurance carriers who were waiting for the opportunity to resolve their disputes since the storm occurred.

Another program for hurricane insurance cases, designed to help alleviate court docket backlogs and lengthy delays, was ordered by Judge L. T. Senter, Jr., senior judge of the United States District Court for the Southern District of Mississippi in September, 2006. Thereafter, mediation conferences were held in the federal courthouse in Gulfport, Mississippi by AAA-appointed mediators.

In the Louisiana program, over 15,000 cases were filed for mediation with the AAA with a settlement rate achieved of 74%. In the mediation center in Hattiesburg, Mississippi the AAA has mediated over 5000 cases with an 82% settlement rate. To date over 400 cases have been ordered to mediation through AAA in the Mississippi federal court program with a 54% success rate.

National Insurance Programs and Class Actions

Prudential Mass Claims Program

This mass claims project, which is believed to be the largest of its kind to date, involved allegations of insurance fraud. The AAA was selected by plaintiffs' and defendants' counsel and by the regulators in 49 states to administer the appeals process, pursuant to a court-ordered class settlement. Over 570 AAA neutrals from every state participated in the project, representing a joint selection by the parties from approximately 1,500 neutrals' résumés.

The neutrals attended a 3-day training program, coordinated by the AAA and consisting, in part, of a session on effective telephone mediation and arbitration.

In the appeals process, claimants had the opportunity to resolve their claim through mediation (with one adjournment) and arbitration (with one adjournment), through telephonic hearings. The AAA coordinated scheduling of as many as 1,000 cases a day between claimants, claimant representatives, a representative for Prudential, and the AAA neutral, through a daily computer-generated master schedule. A dedicated office facility was opened by the AAA in Summit, New Jersey to handle the administration of the project.

After approximately 15 months of operation, the vast majority of the appeals were concluded.

New York Life Mass Claims Program

New York Life Insurance, under supervision of the New York Supreme Court and through negotiations with plaintiff's counsel in a class action, established this alternative dispute resolution program. The state-of-the-art ADR process provided a binding, two-step complaint review/arbitration mechanism for resolving individual policyholder claims without cost to class members but without requiring defendants to create a settlement fund. All administrative costs of the ADR process, including arbitrator fees, were borne by New York Life.

Based on specific factors established by New York lien and class counsel, a panel of arbitrators, selected from the Association's roster of neutrals and agreed to by the parties, first attempted to

mediate and, failing settlement, decided objections made by class members to determinations made by an internal claims review team.

General American Life Mass Claims Program

In a program established in cooperation with the American Arbitration Association, General American Life Insurance Company Inc proactively notified thousands of its policyholders of a claim settlement program and offered mediation and arbitration under the Association's auspices to resolve any disputes. Policyholders were able to opt in favor of mediation or arbitration through a toll-free number established for that purpose.

Georgia-Pacific Hardboard Siding Recovery Mass Claims Program

The American Arbitration Association set up a desk arbitration system for claims arising out the Georgia-Pacific hardboard siding class action, including technical disallowance claims and the timeliness or completeness of the claimant's file or other claims against the Georgia-Pacific Product Service Group not related to disallowance amounts. Members of the arbitration panel are attorneys with significant construction and/or mass claims experience and were trained by Georgia-Pacific representatives, plaintiff attorneys for the claimants and the American Arbitration Association. Within thirty days of receipt of the claim by the arbitrator, written decisions were rendered by the arbitrator and sent to the claimant, claimant's counsel and Georgia-Pacific Corporation. Hundreds of claims filed with the AAA proceeded to desk arbitration.

Pension Benefit Guaranty Corporation

Page-Collins cases arose from a court-approved settlement of a class action lawsuit filed against the Pension Benefit Guaranty Corporation (PBGC), an agency of the United States (26 U. S. C. Section 1302), for failure to provide guaranteed benefits to eligible participants in terminated pension plans. A Class Action Settlement Board (CASB), comprised of two representatives for the Class members, two for the PBGC and one neutral, oversaw the resolution of the settlement process. There was also a Settlement Director hired by the CASB. Cases submitted to arbitration were appeals from the Director's determination of benefits.

The CASB selected 3 active and 3 alternate arbitrators from the AAA's Employee Benefits Panel. Each of the active arbitrators handled about 25 cases at a time, on documents only. . Approximately 800 cases were administered under this program.

Beazer East

This caseload arose from the settlement of several federal court class actions in multiple states involving allegedly defective commercial roofing products. Counsel for the parties negotiated the terms of the arbitration program which involved multiple plaintiffs. The parties agreed that all claims adjudications were to be on documents only without the need for in-person hearings. .

Regional Insurance Programs

No-Fault Insurance

The New York No-Fault Program (established 1973), , provides for specialized rules, specific qualifications and training requirements for a roster of permanent arbitrators, extensive case statistic and financial reporting to the New York State Insurance Department and dedicated case administrators. The AAA administers tens of thousands of cases each year under this program.

The Minnesota No-Fault Program (established 1975), also has specialized rules, specific qualifications and training requirements for the arbitrators, case statistics reporting requirements and dedicated case administrators. The AAA administers thousands of cases each year under this program.

Bankruptcy Programs

The American Arbitration Association has facilitated the resolution of complex, commercial disputes for numerous national companies, using ADR methods to streamline their bankruptcy litigation. The use of ADR techniques in the several instances outlined below led to earlier resolution and reduced litigation costs.

Motors Liquidation Company

The AAA was named by the U.S. District Court for the Southern District of New York to manage dispute resolution of claims in one of the largest bankruptcies in U.S. history, that of the 'old GM' company. There are over 70,000 claims against the entity and the court has provided a multi-stage dispute resolution process. Mediations or arbitrations will take place in four cities: Detroit, New York City, San Francisco and Dallas.

Greyhound Program

A court order was entered mandating an ADR matrix for the facilitated management of Greyhound Lines Inc.'s reorganization, following the company's Chapter 11 filing. Under the program, personal injury and property claimants were offered the choice of opting into private settlement proceedings or continuing to abide by the existing stay order. Out of 3,114 pending claims, 1,950 were eligible for the ADR program, 1,658 were settled through negotiation and 50 were mediated. The Association appointed the neutrals and was responsible for the complete administration of the program.

Eastern Airlines Program

An order was entered authorizing the use of mediation and arbitration to resolve 7,000 claims pending against ticket agents for unreimbursed ticket sales. Under the program, which was administered by the Association, 1,836 claims were referred for settlement, with 15% of the matters submitted to mediation and 85% submitted to arbitration.

R.H. Macy Program

The Association administered an alternative dispute resolution program for R.H. Macy & Company as part of the company's reorganization plan. This program was approved by the U.S. Bankruptcy Court for the Southern District of New York..

Under the ADR plan, cases were divided into three categories, depending on the monetary claim amounts: Class A for claims under \$100,000; Class B for claims ranging from \$100,000 to \$500,000; and Class C for claims in excess of \$500,000. This court-mandated method required

that all claims over \$500,000 (Class C) be mediated. Claims less than \$500,000 (Class A and Class B) were resolved through the arbitration process.

Macy's Federated Program

A similar program to the R.H. Macy & Company was also administered by the Association. The Federated program, however, was focused specifically on mediation, with cases divided into two categories: Class A for claims under \$250,000 and Class B for claims exceeding \$250,000.

Long John Silver

When Long John Silver's Restaurants Inc. seafood chain filed for protection from its creditors under Chapter 11 of the federal bankruptcy laws, the American Arbitration Association worked with the company to establish an ADR program to claims in the following categories: personal injury, product liability, operational injury, property damage and employment. A two-tier, administrative fee structure was established for claims under \$50,000 and claims over \$50,000.

Asbestos Trust Personal Injury Programs

In conjunction with Court ADR Bankruptcy procedures the AAA provides ADR services for a number of Asbestos Trusts including, Combustion Engineering Trust, Babcock and Wilcox PI Trust, United States Gypsum Trust, Owens Corning Fiber Board PI Trust and Kaiser Aluminum & Chemical Asbestos PI Trust.

Insurance

The insurance industry has been a long-standing frequent user of alternative dispute resolution and has helped to advance the process to its current level of acceptance in the business and legal communities. Using private, less formal procedures, such as arbitration and mediation, insurers increasingly have relied on the ADR process to resolve virtually all types of insurance-related disputes.

Insurance and mass claims disputes comprise a significant percentage of the cases filed with the Association. Such disputes include: life, health and disability claims, property and casualty

claims, no-fault auto insurance, reinsurance claims, workers' compensation, environmental liability claims, construction disputes, title insurance and homeowner warranty claims, and uninsured motorists disputes.

Federal Programs

Special Binding Arbitration Program for Automobile Dealerships and Manufacturers

The Omnibus Spending Bill, signed into law by President Obama in December, 2009 included a provision under which owners of automobile dealerships could use a binding arbitration process administered by the American Arbitration Association to seek reinstatement if they believe their businesses were improperly closed by automobile manufacturers during the implementation of the Emergency Economic Stabilization Act of 2008.

The law provided a 180-day period for dealerships, manufacturers, and independent arbitrators to conclude dealership claims that their sales-and-service franchises should be restored by their respective manufacturers. The American Arbitration Association provided the forum for administration of the arbitrations, according to the legislation.

Dealerships from over forty different states filed 1,575 cases.

Authority:

The Consolidated Appropriations Act of 2010 (Public Law 111-117), Section 747.

Medicare Demonstration Project

The American Arbitration Association worked with the federal Centers for Medicare & Medicaid Services (CMS) and representatives of the states of Connecticut, Massachusetts, and New York to design and implement a system to resolve certain disputes between CMS and the states related to healthcare reimbursement for home health care expenses incurred by state programs. This multi-year demonstration project incorporates customized rules (the AAA Medicare Demonstration Project Rules) developed with the parties, a special panel of expert neutrals with background in relevant substantive issues, and streamlined administration provided by the AAA's professional case management staff.

Authority:

CMS statutory authority to conduct Medicare demonstration projects: 42 USC 1395 (b)1.MOUs between CMS and the states of Connecticut, Massachusetts, and New York (entitled *Arbitration of Disputed Cases in Home Health Agency Third Party Liability Demonstration*), 2007.

AAA Medicare Demonstration Project Rules, effective August 2007.

Federal Communications Commission

The American Arbitration Association was designated by the FCC to resolve certain disputes arising from a major media merger (the purchase by News Corporation of a controlling interest in Hughes Electronics Corporation, which owns the direct satellite broadcaster DirecTV). In the Order approving the merger, the FCC required the arbitration of certain disputes that could arise over a six-year period under the AAA's expedited Commercial Rules, with some modifications. The AAA assembled a panel, in coordination with the FCC, of highly-qualified neutrals with experience in media programming contract dispute resolution and knowledge of retransmission consent disputes and regional sports network programming contract disputes. The AAA also administers these cases on a national level.

Authority:

Federal Communications Commission Memorandum Opinion and Order FCC 03-330 (MB Docket No. 03-124, entitled "In the matter of General Motors Corporation and Hughes Electronics Corporation, Transferors and The New Corporation Limited, Transferee"), adopted December 19, 2003.

EPA/Federal Mediation and Conciliation Service Pesticide Disputes

For nearly three decades the Association has provided arbitrators to resolve disputes among pesticide producers under the Federal Insecticide, Fungicide, and Rodenticide Act (FIFRA), through a regulation issued by the Federal Mediation and Conciliation Service on behalf of the Environmental Protection Agency (EPA). The Association also administers these cases under the specialized FIFRA Arbitration Rules which govern these proceedings. The constitutionality

of this process was upheld by the United States Supreme Court in *Thomas v. Union Carbide Agricultural Products Co.* [105 S. Ct. 3325 (1985)].

Authority: Federal regulation, 29 CFR 1440.1.

(b) For the purpose of compliance with the Federal Insecticide, Fungicide, and Rodenticide Act (hereinafter ``the Act"), the roster of arbitrators maintained by the Federal Mediation and Conciliation Service shall be the roster of commercial arbitrators maintained by the American Arbitration Association. Under this Act, arbitrators will be appointed from that roster. The fees of the American Arbitration Association shall apply, and the procedure and rules of the Federal Mediation and Conciliation Service, applicable to arbitration proceedings under the Act, shall be the FIFRA arbitration rules of the American Arbitration Association, which are hereby made a part of this regulation.

U.S. Olympic Committee

By federal statute, disputes between the U.S. Olympic Committee and representative sports organizations must be resolved through the American Arbitration Association. Also, to be recognized by the USOC, amateur sports organizations must require the use of arbitration under the American Arbitration Association. The Association also provides specialized arbitrators to resolve disputes arising at the various Olympic events throughout the world.

Authority: Federal statute,

36 USC 391(b)(3).

(b) Eligibility requirements

No amateur sports organization is eligible to be recognized or is eligible to continue to be recognized as a national governing body unless it – ...

(3) agrees to submit, upon demand of the Corporation, to binding arbitration conducted in accordance with the commercial rules of the American Arbitration Association in any controversy involving its recognition as a national governing body, as provided for in section [395](#) of this title, or involving the opportunity of any amateur athlete, coach, trainer, manager, administrator or official to participate in amateur athletic competition, as provided for in the Corporation's constitution and bylaws; ...

36 USC 395(c)(1).

(c) Arbitration of Corporation determinations

(1) The right to review by any party aggrieved by a determination of the Corporation under the requirements of this section or section [391](#)(c) of this title shall be to any regional office of the American Arbitration Association.

United States Anti-Doping Agency Disputes

The AAA also administers a program to resolve disputes related to proceedings under the United States Anti-Doping Agency (USADA) Protocol for Olympic Movement Testing (USADA Protocol), under the AAA Olympic Sport Doping Disputes Supplementary Procedures.

Federal Reserve System

Since 1970, the AAA has been the designated provider to the Federal Reserve System's Labor Relations Panel of several services, including providing neutrals to serve as investigators and hearing officers.

Authority: 12 CFR 269b.

210 (a) ...the panel may refer the matter, accompanied by a general or particularized request, to the National Center for Dispute Settlement of the American Arbitration Association (hereinafter referred to as the Center) to make an investigation and to determine whether the charging party has established a prima facie case.

240 (a) The purpose of the investigation is (1) to ascertain, analyze, and apply the relevant facts in order to determine whether or not formal proceedings are warranted and (2) to assist, by mediation and other appropriate means, the parties to reach a mutually satisfactory resolution of the issues as an alternative to the hearing process.

Internal Revenue Service -- Section 351 Dispute Arbitration Panel

In 2003, the AAA assembled a panel of highly-qualified neutrals with expertise in IRS regulations and contingent liability tax shelter issues for a special program to resolve Section 351 disputes. Working with the IRS Office of the Chief Counsel, the AAA developed this list to provide external, independent arbitrators for a voluntary multi-track ADR mechanism to resolve these disputes.

Authority: IRS Revenue Procedure 2002-67, Section 1.04.

...The Arbitration Procedure is intended to require each party to realistically assess the merits of the case and achieve a resolution in the event of irreconcilable differences before a neutral expert who must choose between the divergent settlement proposals without modification. Maximum flexibility, within the stated range of concession, is provided for the negotiations. This resolution should provide strong incentives to resolve disputes with quick, competent review and

certainty of repose at a reduced cost for both parties. ...

Department of Interior

Disputes between the Department of Interior and private land owners arising from land valuation claims are to be resolved by arbitrators provided by the AAA and in accordance with AAA rules.

Authority: 43 USC 1716(d)(2).

...(2) If within one hundred and eighty days after the submission of an appraisal or appraisals for review and approval by the Secretary concerned, the Secretary concerned and the other party or parties involved cannot agree to accept the findings of an appraisal or appraisals, the appraisal or appraisals shall be submitted to an arbitrator appointed by the Secretary from a list of arbitrators submitted to him by the American Arbitration Association for arbitration to be conducted in accordance with the real estate valuation arbitration rules of the American Arbitration Association. Such arbitration shall be binding for a period of not to exceed two years on the Secretary concerned and the other party or parties involved in the exchange insofar as concerns the value of the lands which were the subject of the appraisal or appraisals.

Environmental Protection Agency-Emissions Disputes

The AAA is authorized by regulation to help resolve certain disputes between part manufacturers and vehicle manufacturers that arise from warranty claims. These cases are to be arbitrated and administered by the AAA under the AAA's Commercial Arbitration Rules.

Authority:

40 CFR 85.2117(b)(3).

...(3) Arbitration shall be carried out pursuant to the Arbitration Rules contained in appendix II of this subpart which are based on Commercial Arbitration Rules published by the American Arbitration Association, revised and in effect September 1, 1988.

40 CFR 85 Subpart V Appendix II.

Either party may commence an arbitration under these rules by filing at any regional office of the American Arbitration Association (the AAA) three copies of a written submission to arbitrate under these rules, signed by either party.

EPAProtection Agency – Toxic Substances Control Act Reimbursement Disputes

The AAA is authorized by the Environmental Protection Agency to help resolve certain disputes that may arise related to reimbursement for costs incurred under section 4(a) of the TSCA.

These cases are to be arbitrated and administered by the AAA under specialized procedures.

Authority: 40 CFR 790.

Library of Congress – Copyright Arbitration Royalty Panels

The American Arbitration Association provided the Library of Congress with qualified expert arbitrators to serve on Copyright Arbitration Royalty Panels (CARP). The applicable statute specified that the panels be assembled from a list “...of available arbitrators obtained from the American Arbitration Association or such similar organization as the Librarian of Congress shall select...” These ad hoc panels resolved disputes related to rate adjustments and distribution of royalties. Panels of three outside arbitrators decided these cases, which were held in the Library of Congress. The AAA nominated a select number of highly qualified arbitrators with experience in copyright issues. In 2004, Congress made statutory changes to create a permanent panel within the Library of Congress to resolve these disputes, superseding this program.

Authority: 17 U.S.C. 1010(b).

Case Management and Information Services

Through a third generation proprietary computer system, the Association collects case administration and billing information centrally from its regional offices. The Association's Information Services staff of 30 people provides support to the entire network through a system with distributed processing and direct on-line capabilities.

The Association currently captures and reports all significant information on the cases it administers, including but not limited to: date of initiation of the case, the issues involved, the dollar amounts of claims and counterclaims, the dates and number of hearings, the identity of the neutrals(s), postponements, and the final disposition including the dollar amount of the award, if any.

In addition, all case billing activity including administrative fees and neutral compensation is

managed through a central data base, allowing for a smooth flow and accounting of funds and the ability to fulfill yearly 1099 reporting on mediator and arbitrator compensation.

This system also permits the Association to provide electronic docketing and case management services to its clients. Case status information can be made available on a PC-to-PC basis around the clock, seven days per week. Clients can file cases electronically and obtain case status reports at their convenience.

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